

REC'D AUG 16

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF PENNSYLVANIA**

SYDNEY BANKSTON

(In the space above enter the full name(s) of the plaintiff(s).)

- against -

SELF FINANCIAL INC / LEA

COMPLAINT

Jury Trial: ☐ Yes ☒ No

(check one)

(In the space above enter the full name(s) of the defendant(s). If you cannot fit the names of all of the defendants in the space provided, please write "see attached" in the space above and attach an additional sheet of paper with the full list of names. The names listed in the above caption must be identical to those contained in Part I. Addresses should not be included here.)

I. Parties in this complaint:

- A. List your name, address and telephone number. If you are presently in custody, include your identification number and the name and address of your current place of confinement. Do the same for any additional plaintiffs named. Attach additional sheets of paper as necessary.

Plaintiff	Name	SYDNEY BANKSTON
	Street Address	8808 COTTAGE STREET APT 1
	County, City	PHILADELPHIA
	State & Zip Code	PENNSYLVANIA 19136
	Telephone Number	267-992-9116

- B. List all defendants. You should state the full name of the defendants, even if that defendant is a government agency, an organization, a corporation, or an individual. Include the address where each defendant can be served. Make sure that the defendant(s) listed below are identical to those contained in the above caption. Attach additional sheets of paper as necessary.

Defendant No. 1 Name SELF FINANCIAL INC / LEA
 Street Address 901 EAST 6TH STREET SUTIE #400
 County, City AUSTIN
 State & Zip Code TEXAS 78702

Defendant No. 2 Name _____
 Street Address _____
 County, City _____
 State & Zip Code _____

Defendant No. 3 Name _____
 Street Address _____
 County, City _____
 State & Zip Code _____

Defendant No. 4 Name _____
 Street Address _____
 County, City _____
 State & Zip Code _____

II. Basis for Jurisdiction:

Federal courts are courts of limited jurisdiction. Only two types of cases can be heard in federal court: cases involving a federal question and cases involving diversity of citizenship of the parties. Under 28 U.S.C. § 1331, a case involving the United States Constitution or federal laws or treaties is a federal question case. Under 28 U.S.C. § 1332, a case in which a citizen of one state sues a citizen of another state and the amount in damages is more than \$75,000 is a diversity of citizenship case.

- A. What is the basis for federal court jurisdiction? (*check all that apply*)
☐ Federal Questions ☐ Diversity of Citizenship

- B. If the basis for jurisdiction is Federal Question, what federal Constitutional, statutory or treaty right is at issue? _____

C. If the basis for jurisdiction is Diversity of Citizenship, what is the state of citizenship of each party?

Plaintiff(s) state(s) of citizenship _____

Defendant(s) state(s) of citizenship _____

III. Statement of Claim:

State as briefly as possible the facts of your case. Describe how each of the defendants named in the caption of this complaint is involved in this action, along with the dates and locations of all relevant events. You may wish to include further details such as the names of other persons involved in the events giving rise to your claims. Do not cite any cases or statutes. If you intend to allege a number of related claims, number and set forth each claim in a separate paragraph. Attach additional sheets of paper as necessary.

A. Where did the events giving rise to your claim(s) occur? _____

B. What date and approximate time did the events giving rise to your claim(s) occur? _____
MAY 16, 2022 , JUNE 5, 2022

C. Facts: _____

I noticed inaccurate information that was being reported to Experian and Equifax. I disputed the inaccurate information on 5/16/2022 which came back verified and I then again disputed the negative inaccurate

information on 6/5/2022 via the CFPB. I attached a cease and desist letter and also asked Self how the information was verified. I also stated that I was never given an option to opt of credit reporting for this

account. Self Financial sent a final response via the CFPB and did not state how the investigation was completed stated it was not required to get consent prior to reporting an account to the credit agencies and they were not able to remove the inaccurate information and to contact the credit agencies.

Self Financial Inc Lea has been reporting negative inaccurate information to the Experian and Equifax after disputing twice that the information is inaccurate.

What
happened
to you?

Who did
what?

Was
anyone
else
involved?

Who else
saw what
happened?

IV. Injuries:

If you sustained injuries related to the events alleged above, describe them and state what medical treatment, if any, you required and received. _____

I have not been able continue with my daily functions due to the current panic attacks and stress I've been experiencing. I am not able to sleep and am currently taking sleeping medication to assist. I have lost weight and have made an appointments to see my Family doctor and now a Psychiatric doctor to get back on on anti-depressants that I have not been on for more than 2 years to help me cope with the mental distress that has been caused. The medication that im currently taking now has a major affect on how I now spend time with my children. I also applied for a loan to assist me while out of work but I was denied due to this account reporting to the credit agencies.

V. Relief:

State what you want the Court to do for you and the amount of monetary compensation, if any, you are seeking, and the basis for such compensation.

I am asking for \$14,000 for the inaccuracies that are on my credit report and I want this entry permanently removed from the credit agencies they are reporting to.

I am also seeking these funds not only for the inaccuracies reported on my credit report ,but for the \$2500.00 loan

I was denied due to the inaccurate reporting of this account. Also included in the monetary compensation that I am asking, is for the transportation to the doctors and medication that was not covered by my Medicaid insurance.

I declare under penalty of perjury that the foregoing is true and correct.

Signed this 16th day of August, 2022.

Signature of Plaintiff

Mailing Address

Sydney Bonicston
908808 Cottage Street
Philadelphia, Pennsylvania
19136

Telephone Number

Fax Number (if you have one)

E-mail Address

267-992-9116

najagirls@gmail.com

Note: All plaintiffs named in the caption of the complaint must date and sign the complaint. Prisoners must also provide their inmate numbers, present place of confinement, and address.

For Prisoners:

I declare under penalty of perjury that on this _____ day of _____, 20____, I am delivering this complaint to prison authorities to be mailed to the Clerk's Office of the United States District Court for the Eastern District of Pennsylvania.

Signature of Plaintiff: _____

Inmate Number _____

SELFINC/LEAD

	TransUnion	Experian	Equifax
Account #:	83223****	83223****	83223****
Account Type:	Revolving	Revolving	Revolving
Account Type - Detail:	Secured credit card	Credit line secured	-
Bureau Code:	Individual	Individual	Individual
Account Status:	Derogatory	Derogatory	Derogatory
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	11/19/2020	11/01/2020	11/01/2020
Balance:	\$121.00	\$121.00	\$121.00
No. of Months (terms):	0	0	0
High Credit:	\$422.00	\$0.00	\$121.00
Credit Limit:	\$350.00	\$350.00	\$0.00
Past Due:	\$121.00	\$121.00	\$121.00
Payment Status:	Collection/Chargeoff	Collection/Chargeoff	Collection/Chargeoff
Last Reported:	06/17/2022	06/17/2022	06/01/2022
Comments:	Charged off as bad debt Profit and loss write-off	Unpaid balance reported as a loss by the credit grantor.	Consumer disputes - reinvestigation in progress Amount in high credit original charge-off amount
Date Last Active:	09/22/2021	12/01/2021	08/01/2021
Date of Last Payment:	04/28/2021	04/28/2021	08/01/2021

Two-Year payment history

Legend

Month	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
Year	22	22	22	22	22	22	21	21	21	21	21	21	21	21	21	21	21	21	20	20	20	20	20	20
TransUnion																								
Experian	CO						CO	150	120	60	30	OK	OK	OK	OK	OK	OK	OK						
Equifax		OK	OK		OK	OK	OK	CO	120	60	30	OK	OK	OK	OK		OK	OK	OK	OK				

August 11, 2022

On August 8, 2022 I called into Self and spoke to a representative, (which I didn't catch his name) on the phone and asked him a few questions about my account. I started with how much was due and what my highest balance was at he time. He stated to me that \$121.33 was my highest balance as of December 19, 2021. I asked the representative for the last 12 statements and he gave me the following information.

Rep stated that on these dates payment were or were not made

- November 30, 2020 a payment of \$30.00
- December 6, 2020 a payment of \$45.00, December 7, 2020 \$20.00, December 25, 2020 \$22.07 and December 28, 2020 \$40.59
- January 17, 2021 a payment of \$40.00,
- February states "No payment" was received
- March 3, 2021 a payment of \$26.00 and March 5, 2021 a payment of \$173.63
- April 3, 2021 a payment of \$2.19 was made twice and April 28, 2021 a payment of \$259.87
- May through November states "No payment" was received

Representative stated that .40cents was added to \$106.33 and as of December 19, 2021 a late payment of \$15.00 was assessed which brought the total to \$121.33 as of December 19, 2021.

I asked the representative did they try to contact me and he replied the only contact they had was made thru email, which were statements.

Rep stated closure date for the account is September 22, 2021.

Complaint Type: Billing/Collection Issues **Status:** Resolved 

06/19/2020



I STARTED MY SELF PAY 05/2019 WHICH IVE PAID EVERY MONTH ON TIME AND ALSO RECEIVED MY CHECK AT THE END OF THE 12 MONTH. MY ISSUE IS SELF LENDER IS LISTER ON MY *****(TWICE) AS IN A DUPLICATE. I ONLY HAD 1 ACCOUNT WITH SELF LENDER AND MY BALANCE IS \$0.00. ONE ENTRY SAYS SF/*** BANK WITH A BALANCE OF \$175.00 AND ANOTHER JUST SAYS *** BANK WITH A BALANCE OF \$0.00. MY ISSUE IS I'VE EMAILED THESE PEOPLE 9 TIMES. I'VE CALLED 9 TIMES AT ***** WHERE THE HOLD TIME IS LONG AS HECK AND NEVER CAN GET A LIVE PERSON ON THE PHONE AND EVERY TIME IVE CALLED 12 TIMES ***** THEY SAY THEY HAVE CONFIRM MY BALANCE TO BE TRUE. ALL I NEED FOR SELF LENDER TO CORRECT MY CREDIT FILE AND ONLY SHOW 1 ENTRY WITH MY BALANCE OF \$0.00



Kind regards,
Self Financial Team

Complaint Type: Billing/Collection Issues **Status:** Resolved

05/13/2020



At the beginning of April I called Self lender about my credit card account and explained to them that I lost my job on 3-21-2020 due to covid-19 and I only had a job that only worked 10 to 12 hours a week and I was struggling to make the payment and wanted to see if they can help me. Well the person I talked to said he was going to work with me and that my payment will not be reported late because of my loss of job due to covid-19. I was struggling to make the payment because I had to save every penny to survive until I received my unemployment. They did give me my late fee charge back but they said they were not going to report to the credit bureaus because they understood my situation. But today 5-13-2020 I found out they still did reported me and I just received my unemployment and paid them off just like I said I was going to do. I feel this is a false claim from their part because they told me they weren't going to report me to the credit bureaus.



Customer Response

05/28/2020

Refer Business Bureau

Business response made by the business in reference to complaint ID: [redacted]

Complaint Type: Billing/Collection Issues **Status:** Resolved 



02/14/2021

I opened a credit builder account with Self Inc. They're supposed to help build your credit. I have them on auto pay. Was doing great until they offered me their credit card. I still to this day haven't received a self inc credit card. Within the last 2 month self has been reporting significantly high late payments on my credit report! Which is false! I pay only what I see on the self inc app. How do I know I owe anything else? If its not on my app and app saying payments due 0.00. So ive been in contact with them for burden of proof. All they tell me is they can't remove this lie from my credit report! They are reporting \$11!! Come on seriously!!! Ive asked them to send transactions from this card I don't have nor is activated!! Im trying to fix my credit not hinder it!! I would have been paid them \$11 for it I knew I owed it!! And knew where to find this hidden \$11. I even called lead bank who's affiliated with self inc. And they told me it's nothing they can do I need to call self



Customer Response

02/19/2021

Better Business Bureau

I have reviewed the response made by the business in reference to complaint ID ⁴⁴⁶⁶⁵⁵⁶³ and find that this resolution is satisfactory to me

Regards,

Complaint Type: Billing/Collection Issues Status: Resolved

05/26/2021



I was behind on a self payment. I have both the credit builder account and credit card. I made a payment of \$115 to my credit builder account and \$100 to my credit card. In total \$215. That was on May 19, 2021. Today is May 25, 2021 which is a week from that date and neither payments have been posted but they took the money from my account. Why is it still pending after a week? I messaged them, no reply. I called during the work hours around 9 something in the morning and the automated system said they are "closed" but also said we are open Monday-Friday 9am-5pm. So basically they just closed the line. I need a response. That's \$215 I don't have access to when I should. Also I need them to post the payment before they try to report that I'm still late when I've already made the payment! It never takes a week for them or any of my other credit cards to post payment. If not fixed I'm just going to close the account.



Customer Response

05/26/2021

Better Business Bureau

I have reviewed the response made by the business in reference to complaint ID [REDACTED] and find that this resolution is satisfactory to me. I am complaint # [REDACTED]. Today I checked my self account to see that they have finally posted the payment. Thank you guys for hearing my situation. You can now close my complaint.

ustin/profile/financial-services/self-financial-inc-0825-1000112758/complaints

Complaint Type: Billing/Collection Issues **Status:** Answered

02/15/2020



I open my account with self lender in 10/2019 agreeing to pay \$150 per month. October, November payments were processed fine. December's payments were made before the due date plus I made two payments in advance and my statements reflected if no pay was made by January 22nd I would then get a late fee assessed. This was my statement for the month of December, which I paid in advance for December and January because I know January is slow for my business as I don't need to get a late because the new year I'm buying a home so I thought. After putting my 5k in escrow For my new home afterwards my credit score dropped by 56 points. My lender contacted me and informed my if I don't get my score correct I could lose my deposit as my credit score no longer qualified for my home. I then contacted self lender numerous times throughout the day and due to the lack of employees very little customer service representative support is available and any employees you reach the wait time is at least 45 minutes to an hour until you can speak with a representative. Finally my call was taken! I begged and I pleaded with the customer service rep to please keep me in contact with a supervisor or someone that could help me resolve this issue but he couldn't the only thing he said is they were a call center and that I had to email Support to help me in order to try and resolve the issue I did composed an email explaining my situation to self lender asking them to give me a goodwill correction not even pleading my case that I'm not late but just saying please correct this as it is going to cost me \$5000 and also going to cause me to lose my home in escrow. Self-lender replied back their basic reply stating we follow report guidelines and good will deletions is a case by case situation. I than replied this is your mistake I need you to correct it or I have no choice but to take you guys to court and file a lawsuit regarding my 5k loss Stress and anxiety due to your errors. I explained I feel that you guys take our money to build your wealth on the consumer's hard earned my money, while claiming to help us build credit. Typically if a consumer is 60 days behind then they will receive a 30 day late on their report in my instance I wasn't even behind and you guys still reported a 30 day late on my report. I pleaded please correct this error. They still replied the very same message. Here I am going through the process to file my complaints as I move forward in failing my lawsuit against this company. Guys take your business elsewhere as these people are worse than dealing with a real bank getting a prepaid card is better than their services. They're constantly advertising for new customers but yet do not have enough staff support to handle their current customers that's why your wait time is 45 minutes to an hour long before you can even speak to a representative and hopefully that representative can speak English and can help you. I urge all take business elsewhere.



Customer Response

03/04/2020